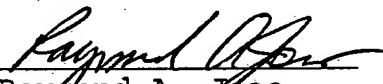


I hereby certify that this correspondence is being hand delivered to Examining Group 3600 on September 4, 2002.

  
Raymond A. Joao

RJ026

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO  
SERIAL NO. : 09/391,335  
FILED : SEPTEMBER 7, 1999  
FOR : APPARATUS AND METHOD FOR PROVIDING EMPLOYEE  
BENEFITS AND/OR EMPLOYEE BENEFITS  
INFORMATION  
EXAMINER : A. KALINOWSKI  
GROUP : 3626

Assistant Commissioner for Patents  
Washington, D.C. 20231  
Attn: Official Draftsperson


SUBMISSION OF FORMAL DRAWINGS

Sir:

Applicant submits herewith the Formal Drawings for Figures 1, 2, 3 and 4 (4 sheets) for entry in the above-identified application.

It is respectfully requested that the Formal  
Drawings be entered into the above-identified application.

Respectfully Submitted,

  
Raymond A. Joao  
Reg. No. 35,907

Encls.: - Formal Drawings for Figures 1, 2, 3  
and 4 (4 sheets)  
- Return Receipt Postcard

September 4, 2002

Raymond A. Joao  
122 Bellevue Place  
Yonkers, New York 10703  
914) 969-2992